

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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HSBC Bank USA, N.A., as Trustee for Luminent
Mortgage Trust 2006-6

In Re:
Bruce E. Buchanan Jr, Kimberly A. Buchanan

Debtors.



Order Filed on February 28, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 17-32036 VFP

Adv. No.:

Hearing Date: 2/1/2018 @ 11:00 a.m.

Judge: Vincent F. Papalia

ORDER RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: February 28, 2018



Honorable Vincent F. Papalia
United States Bankruptcy Judge

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Debtors: Bruce E. Buchanan Jr, Kimberly A. Buchanan

Case No: 17-32036 VFP

Caption of Order: ORDER CURING ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, HSBC Bank USA, N.A., as Trustee for Luminent Mortgage Trust 2006-6, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 3 Bellevue Terrace, West Orange, NJ, 07052, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Scott E. Tanne, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of January 1, 2018, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due December 2017 through January 2018 for a total post-petition default of \$5,953.79 (2 @ 3,011.21, less suspense \$68.63); and

It is further **ORDERED, ADJUDGED and DECREED** that Debtors are to send a lump sum payment of \$5,953.79 directly to Secured Creditor to be received no later than March 1, 2018; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume February 1, 2018, directly to Secured Creditor care of its servicer, Nationstar Mortgage LLC, Bankruptcy Department, PO Box 61094, Dallas, TX 75261 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

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Debtors: Bruce E. Buchanan Jr, Kimberly A. Buchanan

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It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.